

**CITY FIRST ENTERPRISES, INC.**

	CPP Disbursement Date 09/17/2010	RSSD (Holding Company) 2697954	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$169	\$226	33.6%		
Loans	\$129	\$144	11.7%		
Construction & development	\$7	\$16	122.5%		
Closed-end 1-4 family residential	\$10	\$11	15.8%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-63.2%		
Commercial & Industrial	\$16	\$11	-32.0%		
Commercial real estate	\$54	\$57	5.2%		
Unused commitments	\$15	\$30	101.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$27	43.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$18	148.4%		
Cash & balances due	\$2	\$9	332.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$141	\$196	38.9%		
Deposits	\$128	\$183	43.1%		
Total other borrowings	\$12	\$11	-2.1%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$28	\$30	6.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	16.3%	12.9%	--		
Tier 1 risk based capital ratio	19.4%	17.6%	--		
Total risk based capital ratio	20.7%	18.9%	--		
Return on equity <sup>1</sup>	-3.2%	0.3%	--		
Return on assets <sup>1</sup>	-0.6%	0.0%	--		
Net interest margin <sup>1</sup>	5.1%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	85.6%	77.3%	--		
Loss provision to net charge-offs (qtr)	11290.9%	-405.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	-0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	3.3%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.2%	7.5%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	6.0%	0.0%	0.3%	0.0%	--
Commercial real estate	5.6%	4.0%	0.0%	0.0%	--
Total loans	4.1%	3.9%	0.0%	0.0%	--